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CONSUMER TIME
PLANNING FOR '47

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1. SOUND: CASH REGISTER RINGS TWICE....MONEY IN TILL

2. JOHN: It's CONSUMER TIME!

3. SOUND: CASH REGISTER....CLOSE DRAWER

4. ANNCR: During the next fifteen minutes the National Broadcasting Company and its affiliated independent stations make their facilities available for the presentation of CONSUMER TIME by the U. S. Department of Agriculture. And here are your inquiring consumers ...Mrs. Freyman and Johnny.

5. JOHN: Following an old CONSUMER TIME custom...our first program in 1947 will be devoted to New Year's resolutions.

6. FREYMAN: Only one resolution, Johnny. But it's a big one. It's a resolution to make budgeting a part of every one of the three hundred and sixty-one days of the new year ahead of us.

7. JOHN: Ah yes...budgeting. That's a system of worrying about your money before you spend it instead of after.

8. FREYMAN: Well, I'm going to change that definition a little and stretch it to include wise planning of the homemaker's time and energy.

9. JOHN: Okay. But let's start with the money part first, Mrs. Freyman. Do you think it's important to get your money budget down on paper?

10. FREYMAN: Indeed I do. You'd be surprised how just keeping the most simple records...will help you make the budget work. A lot of people may do their planning in their heads. But then how do they answer questions like this?

11. 1st WOMAN: (ON FILTER) After you met all expenses last year...did you come out ahead or behind...according to the goal you set for yourself?

12. 2nd WOMAN: (ON FILTER) Did you save the amount of money you intended to last year?

13. 1st WOMAN: If not...why not?

14. 2nd WOMAN: Was it because you spent too much on food?

15. 1st WOMAN: Or clothing?

16. 2nd WOMAN: Or recreation?

17. 1st WOMAN: What did you spend on your car last year for gas, oil, and repair?

18. 2nd WOMAN: And could you afford to?

19. 1st WOMAN: If you live on a farm...which of your enterprises made money?

20. 2nd WOMAN: And which ones lost?

21. SOUND: PAUSE

22. JOHN: I see what you mean, Mrs. Freyman. To answer those questions... I guess you've got to get things down in black and white.

23. FREYMAN: That's the proven way, Johnny. But in case you're still not convinced that a budget will work better with simple record keeping...just listen to what some of your neighbors around the country have actually said on the subject.

24. 1st WOMAN: A budget plan has made it possible for us to make ends meet... to save regularly...and spend wisely.

25. 2nd WOMAN: The budget has helped us to get more of the things we would rather have.

26. 1st WOMAN: All the little wasteful habits a person gets into...really show up when you keep a budget. It would make me ashamed to write them down, so I'm just going to change those ways of doing things.

27. 2nd WOMAN: Keeping tab of what goes out and comes in makes it easier to fill out those yearly income tax forms.

28. 1st WOMAN: We live better and spend less since we keep a budget. We see our mistakes right there in black and white, so we can't help but spend more carefully.

29. 2nd WOMAN: A dollar saved is a dollar earned....And the best way to save it is to know just where the last dollar went.

30. SOUND: PAUSE

31. FREYMAN: And that, Johnny, is only a small part of what real people have actually said about budgets.

32. JOHN: Sounds very convincing.

33. FREYMAN: You know there's one large group of families in the country who have really proved that planning pays.

34. JOHN: Who are they, Mrs. Freyman?

35. FREYMAN: Farmers Home Administration families.

36. JOHN: Say now, I know something about them. They're farmers who have loans from Uncle Sam...because they couldn't get credit they needed anywhere else.

37. FREYMAN: That's right. And the fact that lots of these folks are paying back their debts before they're due...shows that they've been making plans that work.

38. JOHN: Well, what's the magic formula? And does it apply only to farm families?

39. FREYMAN: Wait a minute...you've given me two questions. The answer to the first is...there isn't any magic formula...just plan old-fashioned planning. And of course wise planning isn't limited to farmers.

40. JOHN: But I think farm families need planning more than anybody else. Did you ever hear the saying...."a farm without records is like a clock without hands. It runs...but never tells you anything."

41. FREYMAN: (LAUGHING) Well, personally, that's the way I feel about a household without a budget. But we can really learn something from the Farmers Home Administration planning. An FHA home supervisor once told me....

42. 1st WOMAN: Knowing where money goes is an important step toward making it go farther. And families with FHA loans from the U. S. Department of Agriculture have found through experience that records keep them up-to-date on the progress they are making. And when I say a farm family....I mean the whole family...husband, wife, and older children...because it's their plan and they're the ones who'll want to follow it. They go at it systematically and seriously. They know that slipshod, haphazard planning won't work any better for a farmer than for a storekeeper or anybody else. They believe that good home management ties right in with good farm management....(FADE) that the two go together.

43. SOUND: PAUSE

44. FREYMAN: That's right, Johnny...FHA homemakers budget their time and energy as well as their money. And remember, we're going to say something about resolutions for time savers before today's program is over.

45. JOHN: Yes, but Mrs. Freyman...it's all very well to make a resolution to keep a money budget. But how do you go about setting up one?

46. FREYMAN: Well, first of all...you have to estimate how much money you'll have for the next year.

47. JOHN: That's easy for people who get salaries...or pensions. Or people with a steady business. But what about farmers...or doctors, for instance?

48. FREYMAN: I'd suggest looking back to last year. Then try and estimate whether this year's income will be about the same, or considerably higher or lower.

49. JOHN: That's a thought. And I guess the next thing would be to plan how much you're going to have to spend in 1947.

50. FREYMAN: That's a question each individual family has to decide for itself. You've got to get a sense of direction before you set up a budget ...a goal really....

51. JOHN: Set your sights on what the family wants...in other words.

52. FREYMAN: That's it exactly.

53. JOHN: Then I'd say, it's smart to get the whole family in on planning the budget. If they have their say...then they'll be more apt to cooperate.

54. FREYMAN: That's a very good point, Johnny. And there are many things to consider...the importance of good food...the pleasures of an attractive home...family celebrations.

55. JOHN: Sure, there are lots of things. How about music...education...or travel? If the family is going to save and budget...I think they ought to be pretty sure what they're saving for.

56. FREYMAN: Absolutely...and the more family councils on the subject...the better. And a good way to set your sights is by looking over what you spent last year. Nineteen forty-six can be a clue to what you want to spend in forty-seven.

57. JOHN: But if you <u>didn't</u> keep a record last year...how do you know what you spent?

58. FREYMAN: Off hand, you don't. But you can play detective with your check stubs...receipts...and bills. And it isn't very hard to remember the big items like insurance...organization dues...new household equipment and clothes.

59. JOHN: How about all the little things...you know...cigarettes...movies ...ice cream sodas? Or aren't they important?

60. FREYMAN: You bet they are. They may be little things...but they're nibblers. When you add them all up...they've eaten a good sized chunk of your money.

61. JOHN: Well, how can you figure how much to set aside for them in the budget?

62. FREYMAN: One way is to keep accounts for a few weeks to see who in the family is spending what for these miscel items. Or you can estimate by thinking over the past week. If what you spent was typical...you can put in in budget.

63. JOHN: Mrs. Freyman...do you recommend any special kind of record book for the budget?

64. FREYMAN: That's another thing that's a matter of individual family preference. You can buy ready-made record books that are simple. Personally, I think they should be as simple as possible.

65. JOHN: But do you think ready-made books are best?

66. FREYMAN: Well not necessarily. Lots of families prefer to make their own from an ordinary five or ten cent notebook.

67. JOHN: That's cheaper...as long as we're on the subject of money.

68. FREYMAN: Yes...and it may suit the family's needs better. A simple way to set it up is to keep one set of pages for income... and one set of pages for expenses. Then just write down each expenditure one after the other, day after day.

69. JOHN: Well...just what would you write though?

70. FREYMAN: The date...the item...and the amount.

71. JOHN: Something like...."January 4...movies...fifty cents?"

72. FREYMAN: That's it. And that's the best form for children to use.

73. JOHN: Mrs. Freyman, do you think there'd be any value to having a loose leaf notebook?

74. FREYMAN: I do. Then you can keep separate pages for each type of purchase ...and add extra pages when you need them.

75. JOHN: That's what I had in mind.

76. FREYMAN: But you know, Johnny...having a budget book...and writing in it ...are two different things.

77. JOHN: I know what you mean...another good new year's resolution gone wrong....

78. FREYMAN: But let's listen to how some people made it easy for the family to keep its accounts.

79. 1st WOMAN: We keep a notebook in the kitchen so that anybody in the family can write down what he spends. Then once a week we have a family pow wow and I transfer all these entries to our record book. So if any questions come up...the whole family is there to answer them.

80. 2nd WOMAN: We keep our account book in the front hall...with a pencil handy. The family says I get them coming and going.

81. 1st WOMAN: The best help in keeping our family's accounts seems to be a spindle for holding bills. We put receipts on it too or any notes with figures that have to be entered later.

82. 2nd WOMAN: We tuck our bills and receipts into a special envelope...so that the family bookkeeper has them ready when it's time to make entries in the record book.

83. 1st WOMAN: We found out the hard way that one person has to have the responsibility for entering the items...if we want to have a successful budget. In our family....I'm proud to say that our teen age boy keeps an excellent record.

84. SOUND: PAUSE

85. JOHN: Well, Mrs. Freyman, those all sound like good ideas for making sure the family keeps records. And I suppose once you've got a budget set up, you'll discover plenty of corners you can cut for extra savings.

POSSIBLE CUT STARTS HERE

86. FREYMAN: Mmm hmm...take food for example.

87. JOHN: You don't mean skimping on food?

88. FREYMAN: No certainly not, but ... there are such things as food thrift. Buy food in season. The most plentiful foods are usually the cheapest. Then be sure to use all left-overs.

89. JOHN: That's a national custom.

90. FREYMAN: And a thrifty one. Count on casseroles for tempting and varied dishes at low cost.

91 JOHN: Of course the economy goal is to keep the food costs low...but make sure you have a balanced diet at the same time.

92. FREYMAN: That's right, Johnny. Now...another way women can cut corners off the budget is by planning their wardrobes ahead. By sticking to one or two basic colors...they won't have to buy many extra accessories.

POSSIBLE CUT ENDS HERE

93. FREYMAN: And now, Johnny...we really must get on to the subject of budgeting the homemaker's time and energy.

94. JOHN: I am prepared. "Remember that time is money"...Benjamin Franklin.

95. FREYMAN: Yes...and that's one of the truest things that wise man said. Just recently an economist at the University of Minnesota estimated that a farm housewife during her life saves her husband sixty-nine thousand dollars.

96. JOHN: In other words...if any homemaker saves time...she's saving money.

97. FREYMAN: And her strength...and probably keeping her disposition a little sweeter. But you know, Johnny, there are lots of little gremlins hiding around the house...making it hard for homemakers to work efficiently.

98. 1st WOMAN: (ON FILTER-----MALICIOUSLY) I am the gremlin that makes you a putterer....oops! There you go again...picking things up... putting them down...forever picking things up...and putting them down.

99. 2nd WOMAN: (ON FILTER) And I'm the gremlin who turns you into a "can't finder." (MOCK CONCERN) Now where did you put those scissors ...you had them just a minute ago?

100. 1st WOMAN: Now I sit on the shoulder of people who never finish anything. Say...what do you want to finish that now for? Don't you think you can do it tomorrow just as well?

101. 2nd WOMAN: Homemakers find I'm the "putter-offer" gremlin. I say to them ...."Aw, you can do that later...plenty of time to wash the dishes...plenty of time to make the beds...plenty of time." (GLEEFULLY) Then at the last minute they have to hurry and rush to get things done. And maybe they have an accident. That's when I laugh and laugh.

102. 1st WOMAN: (DEMURE) There are nice gremlins too, you know...and they help make homemakers be nice...(TOUGH)..."nasty-nice"...the kind who wear out themselves and the family with unnecessary work. You can eat off their floors, but who wants to?

103. 2nd WOMAN: (MALICIOUS) And then there are other gremlins like me who egg women on to over-do housework. Then the foolish over-doer has to take two or three days to get over it.

104. 1st WOMAN: (SEMI-TRAGIC) I'm the gremlin who makes women matyrs to the cause of housekeeping...they glory in being worn out.

105. 2nd WOMAN: Now where did you put those scissors? You had them a minute ago

106. 1st WOMAN: Pick it up...put it down...pick it up...put it down....

107. 2nd WOMAN: Put it off until tomorrow...tomorrow...tomorrow....

108. 1st WOMAN: Rush...rush...hurry...hurry.

109. 2nd WOMAN: It's your duty to wear yourself out in one day with housework...

110. 1st WOMAN: Your duty...your duty....

111. 2nd WOMAN: Rush...rush....

112. 1st WOMAN: Hurry...hurry....

113. 2nd WOMAN: Rush....

114. 1st WOMAN: Hurry....

115. 1st & 2nd WOMAN: (KEEP ALTERNATING Rush and Hurry) THREE OR FOUR TIMES AND THEN FADE OUT.

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116. JOHN: Whew! Mrs. Freyman...they're a nasty set of gremlins.

117. FREYMAN: Yes Johnny....They are. And they'll always be around homemakers if they get into a housekeeping rut. So let's make a few new year's resolutions while there's still time. Let's resolve to save as much time and energy around the house as possible.

118. JOHN: No regular budget to draw up?

119. FREYMAN: Well, lots of women have found that a work schedule helps them keep to their promise. But I have some general suggestions that are easy to remember.

120. JOHN: Okay...let's chase those gremlins away.

121. FREYMAN: My favorite energy-saver...whenever possible sit down to do your work. Another is...make sure the height of all your work tables, your dish pan, your ironing board is right for you...not too high not too low.

122. JOHN: Mrs. Freyman, I've heard that sitting down to iron takes eight percent less energy than doing it standing up.

123. FREYMAN: I can believe it. Another of my favorite time and energy savers is rinsing dishes in boiling hot water so that they'll dry without wiping.

124. JOHN: Draining dishes that way instead of drying them will save you an hour a day.

125. FREYMAN: I bet it will. Now another way homemakers can save time is by getting all their equipment together before they start on any job...like in baking, for instance,

126. JOHN: You mean get all the flour and sugar and stuff ready?

127. FREYMAN: Yes...all the ingredients and the cooking utensils. Then you can follow through the whole operation without wasting time. These are just a few suggestions for time savers. But I'm sure that any homemaker would find many more right in her home...just by sitting down for a few minutes and thinking about her work.

128. JOHN: Well, Mrs. Freyman, is there any place our listeners can get help, specific help with any of their budget problems...whether they are budgeting their money or time and energy?

129. FREYMAN: There are lots of people they can see, Johnny...home demonstration agents...FHA home supervisors...home economics teachers in local schools and colleges...and the university extension services. Any of these people would be glad to help them with any kind of budgeting.

130. JOHN: That's good to know.

131. FREYMAN: And I would like to say that sometime along about February, we hope to do a CONSUMER TIME program devoted entirely to work simplification in the home. Then we can go into the subject more fully.

132. JOHN: Good. But now...what's on CONSUMER TIME for next week, Mrs. Freyman?

133. FREYMAN: Well next week's subject will be "The Consumer Speaks about House Dresses."

134. JOHN: House dresses, huh?

135. FREYMAN: Yes...they're a real problem to the nation's homemakers. Recently women's clubs and other groups have been discussing just what features they want in house dresses. The project was called "The Consumer Speaks".

136. JOHN: Maybe some of our listeners took part in it.

137. FREYMAN: Maybe they did...because over eleven thousand women spoke up to tell what features they look for in house dresses. And next week...we'll dramatize how this survey was conducted and give you a first-hand report of the results.

138. JOHN: So friends...be sure to be with us next week for another edition of

139. SOUND: CASH REGISTER

140. ANNCR: CONSUMER TIME!

141. SOUND: CASH REGISTER....CLOSE DRAWER

142. ANNCR: CONSUMER TIME, written by Eleanor Miller and directed by Frederick Schweikher, is presented by the U. S. Department of Agriculture, through the facilities of the National Broadcasting Company and its affiliated independent stations. It comes to you from Washington, D. C.

This is NBC, the National Broadcasting Company.

189. REPAIRMAN: And a roll of electrician's tape to repair electric cords. Then you need a sturdy pair of shears to cut the broken ends off cords. And an oil can to lubricate.

190. FREYMAN: I'll stock up on those things...right away, believe me!

191. REPAIRMAN: Well, Mrs. Freyman...it's all in the interest of saving your electrical appliances...and keeping them in good running order...

192. JOHN: Because a lot of them will be hard to get for a good while yet...

193. FREYMAN: And besides that ... it's an economical thing to do!

194. REPAIRMAN: Right you are, Mrs. Freyman!!

195. JOHN: CONSUMER TIME Friends...next week ... we will hear all about the fabric situation! Why men's suits and shirts are so hard to get ... and when we'll begin to get more of them! So be with us then...for another edition of ....

196. SOUND: CASH REGISTER

197. ANNCR: CONSUMER TIME!

198. SOUND: CASH REGISTER...CLOSE DRAWER...

199. ANNCR: CONSUMER TIME written by Christine Kempton, is presented by the U. S. Department of Agriculture through the facilities of the National Broadcasting Company and its afiliated independent stations. It comes to you from Washington, D.C.

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